

IN RE:

MICHELLE A. MERELLA

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:19-23519

Chapter 13

Related to Docket No. 88

ORDER OF COURT

AND NOW, this 18th Day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Michelle A. Merella  
Debtor

Case No. 19-23519-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Mar 18, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:**

Recip ID	Recipient Name and Address
db	+ Michelle A. Merella, 127 Dominion Lane, West Newton, PA 15089-1298
15134885	Directv, c/o Diversified Consultants, PO Box 679543, Dallas, TX 75267-9543
15134893	+ Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001
15118358	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

**TOTAL: 4**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2025 00:28:55	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:28:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15134882	+ Email/Text: CBCSMail@CBCSNational.com	Mar 19 2025 00:26:00	CBCS, 250 East Town Street, Columbus, OH 43215-4631
15134881	+ Email/Text: CBCSMail@CBCSNational.com	Mar 19 2025 00:26:00	CBCS, 520 E. Main Street, Carnegie, PA 15106-2051
15134883	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 19 2025 00:26:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
15134884	+ Email/Text: ccusa@ccuhome.com	Mar 19 2025 00:24:00	Credit Collection Services, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15145903	Email/Text: G06041@att.com	Mar 19 2025 00:26:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15118355	+ Email/Text: EBNBKNOT@ford.com	Mar 19 2025 00:26:00	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15139354	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2025 00:41:30	Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134887	+ Email/Text: LTDBankruptcy@ltdcommodities.com	Mar 19 2025 00:27:00	LTD Commodities LLC, 200 Tri State International, Lincolnshire, IL 60069-4429
15134888	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:28:36	LVNV Funding LLC, 625 Pilot Road, Suite 213, Las Vegas, NV 89119-4485
15135541	Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:39:38	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15134889	+ Email/Text: bankruptcyydpt@mcmcg.com	Mar 19 2025 00:26:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
15149289	+ Email/Text: bankruptcyydpt@mcmcg.com		

District/off: 0315-2

User: auto

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Total Noticed: 29

15134890	+ Email/Text: mawccollection@mawc.org	Mar 19 2025 00:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15118356	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:26:00	Municipal Authority of Westmorland Co., 124 Park & Pool Road, New Stanton, PA 15672-2404
15158553	Email/Text: Bankruptcy.Notices@pnc.com	Mar 19 2025 00:24:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15156376	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 19 2025 00:40:01	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134892	+ Email/Text: cognizantrcminfo@cognizant.com	Mar 19 2025 00:25:00	ROI, 1920 Greenspring Drive, Lutherville Timonium, MD 21093-4156
15119387	^ MEBN	Mar 19 2025 00:17:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148210	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148206	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15151178	Email/PDF: ebn_ais@aisinfo.com	Mar 19 2025 00:40:17	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15127760	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 19 2025 00:26:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15118357	+ Email/Text: bankruptcy@firstenergycorp.com	Mar 19 2025 00:26:00	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134886	*+	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15134891	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court; PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15156513	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134894	*+	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817
15134895	*+	Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com
Kenneth Steidl	on behalf of Debtor Michelle A. Merella julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5